

**Information to identify the case:**

Debtor 1	<b>William D Wright</b>	Social Security number or ITIN	<b>xxx-xx-0746</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Wendy S Wright</b>	Social Security number or ITIN	<b>xxx-xx-3561</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-24897-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William D Wright

Wendy S Wright

6/22/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William D Wright  
 Wendy S Wright  
 Debtors

Case No. 14-24897-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db #+William D Wright, 405 Cottage Lane, Monroeville, PA 15146-1003  
 jdb +Wendy S Wright, 405 Cottage Lane, Monroeville, PA 15146-1003  
 cr DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013  
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 13970461 +Arbitration Center, 414 Grant Street Courtroom 2 7th Floor, Pittsburgh, PA 15219-2409  
 13970463 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14784181 +Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154  
 13970465 +GMFNANCIAL, PO Box 181145, Arlington, TX 76096-1145  
 14025296 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 (address filed with court: GREEN TREE SERVICING LLC, P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785)  
 15182441 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
 14000715 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 13970468 +Robert Polas Esq, 120 Corporate Blvd, Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 03:57:05 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr EDI: BL-BECKET.COM Jun 23 2020 07:33:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 13974622 EDI: PHINAMERI.COM Jun 23 2020 07:33:00 Americredit Financial Services. Inc., PO Box 183853, Arlington TX 76096  
 13977013 +EDI: PHINAMERI.COM Jun 23 2020 07:33:00 Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853  
 13970462 +EDI: BANKAMER.COM Jun 23 2020 07:33:00 Bank of America, 1800 Tapo Canyon Rd, Mail Stop SV-103, Simi Valley, CA 93063-6712  
 13970464 +EDI: WFNNB.COM Jun 23 2020 07:33:00 COMENITY BANK/WOMNWTN, PO Box 182789, Columbus, OH 43218-2789  
 13970466 EDI: RMSC.COM Jun 23 2020 07:33:00 Green Tree, 332 MINNESOTA ST STE 610, Saint Paul, MN 55101  
 14030240 EDI: PRA.COM Jun 23 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13973500 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 03:57:05 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, Pa 17128-0946  
 13970467 +EDI: PRA.COM Jun 23 2020 07:33:00 Porfolio Recovery Assocaites, 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952  
 13970469 +EDI: RMSC.COM Jun 23 2020 07:33:00 Synch/PAYPAL EXTRAS MC, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Green Tree Servicing LLC  
 cr\* +Americredit Financial Services Inc. dba GM Financ., P O Box 183853, Arlington, TX 76096-3853  
 cr\* +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jun 22, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com  
Lawrence W. Willis on behalf of Debtor William D Wright ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Lawrence W. Willis on behalf of Joint Debtor Wendy S Wright ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8